

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

The Bank of New York Mellon FKA The Bank of New
York, as Trustee for the certificateholders of CWABS,
Inc., Asset-Backed Certificates, Series 2007-1

In Re:

Rasheed J. Brooks,

Debtor.



Order Filed on March 3, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-23821 ABA

Adv. No.:


Hearing Date: 12/23/2019 @ 10:00 a.m.

Judge: Andrew B. Altenburg, Jr.

ORDER CURING POST-PETITION ARREARS AND REINSTATING STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: March 3, 2020



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtor: Rasheed J. Brooks

Case No: 18-23821 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS & REINSTATING STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of CWABS, Inc., Asset-Backed Certificates, Series 2007-1, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 225 W. Leeds Ave. Apt 69, Pleasantville, N.J. 08232, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Steven A. Silnutzer, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 17, 2020 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due October 2019 through February 2020 for a total post-petition default of \$1,973.47 (5 @ \$366.66, 1 AO @ \$229.91, 1 AO @ \$229.95, less \$319.69 in suspense); and

It is **ORDERED, ADJUDGED and DECREED** that the debtor will make a lump sum payment of \$600.00 immediately; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$1,373.47 will be paid by Debtor remitting \$274.69 per month for four months and \$274.71 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on March 1, 2020 and continue for a period of five months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2020, directly to Secured Creditor's servicer, Specialized Loan Servicing, LLC, PO Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment, cure payments or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: Rasheed J. Brooks

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 in an amount to be included in a post-petition fee notices for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan; and

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New Jersey

In re:
Rasheed J. Brooks
Debtor

Case No. 18-23821-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2020.

db Rasheed J. Brooks, 225 W Leeds Ave, Apt 69, Pleasantville, NJ 08232-1269

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
as Trustee for the certificateholders of CWABS, Inc., Asset-Backed Certificates, Series 2007-1
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
John F Newman on behalf of Creditor SJFCU courts@southjerseyfcu.com
Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon FKA The Bank of New
York, as Trustee for the certificateholders of CWABS, Inc., Asset-Backed Certificates, Series
2007-1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marlena S. Diaz-Cobo on behalf of Creditor Orchards at Oak Meadow Condominium Association,
Inc. collections@theassociationlawyers.com
Steven A. Silnutzer on behalf of Debtor Rasheed J. Brooks stevenasil2000@yahoo.com,
G28047@notify.cincompass.com/silnutzerlaw@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8